

a financial institution (BA) and an overall amount useable at least partially in respect of the electronic cheque, and a recipient of the payment furnished with a device (3) adapted to receive at least one aforesaid electronic cheque of the abovementioned medium (1), said method comprising the steps of:

calculating by the medium (1) of a table (5), possibly partial, on the basis of at least one set of  $k$  base values ( $S[1], \dots S[k]$ ), by applying successively to each of them  $n$  times an irreversible function (OWF) with parameter(s) differing preferably with each application and giving  $k$  intermediate values  $n$  times;

calculating by the medium (1) of a secret key (SK) on the basis of the last  $k$  intermediate values of order  $n$  and, on the basis of this key (SK), a calculation of a distinctive sign ( $IM_{cf}$ ) of the cheque;

transmitting by the medium (1) to the device (3) the distinctive sign ( $IM_{cf}$ ) calculated for the electronic cheque;

generating a financial commitment by the medium (1) in relation to the device (3), as regards the cheque by supplying to the device (3):

a first result ( $O\_AC\_I$ ) of an irreversible function (OWF) via which was processed the result ( $AC\_I$ ) of a first algorithm (MAC) combining a secret verification key (SVK), originating from the financial institution (BA) issuing the electronic cheque, and dynamic parameters (CDP) of this cheque, and

a second result ( $AC\_C$ ) of a second algorithm (MAC) combining the secret key (SK) calculated for the medium, the dynamic parameters (CDP) of this cheque and the first result ( $O\_AC\_I$ ) hereinabove;

generating by the device (3), at least one random/pseudo-random guesstimation of  $k$  numbers  $m$  of successive applications of the irreversible function (OWF) to the  $k$  base values  $(s[1], \dots, S[k])$ , the  $k$  numbers  $m$  lying between zero and  $n$  and possibly being different from one another, the sum of the  $k$  numbers  $m$  having to be a determined constant;

transmitting by said device the result of the guesstimation to the medium (1);

responding by the medium (1) to said guesstimation by the device (3), comprising the result (AC\_I) of the first algorithm combining the secret verification key (SVK) and the dynamic parameters (CDP) of the cheque and, a set of the  $k$  intermediate values obtained during the successive applications of the irreversible function (OWF) to each of the  $k$  base values  $(S[1], \dots, S[k])$  the number or numbers of times  $m$  lying between zero and  $n$ ;

successively applying, by said device, the irreversible function (OWF) to each of the  $k$  intermediate values of order(s)  $m$  until the last  $k$  intermediate values of order  $n$  are obtained;

calculating of the said secret key (SK), by said device, on the basis of these last  $k$  intermediate values of order  $n$  and, on the basis of this secret key (SK), a calculation of the distinctive sign ( $IM_{cf}$ ) of the cheque;

comparing, by said device, the distinctive sign ( $IM_{cf}$ ) thus calculated and of the distinctive sign ( $IM_{cf}$ ) calculated by the medium (1) and received from the latter; and

verifying by calculation and comparison in the device (3) of the said second result (AC\_C) of the second algorithm (MAC) and of that received from the medium (1);